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NORTH AMERICAN REVIEW.

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WEALTH AND ITS OBLIGATIONS.

BY HIS EMINENCE CARDINAL GIBBONS.

1. *Wealth*

By Andrew Carnegie. NORTH AMERICAN REVIEW, June, 1889.

2. *Mr. Carnegie's Gospel of Wealth.*

By the Rt. Hon. W. E. Gladstone. *Nineteenth Century*, November, 1890.

3. *Irresponsible Wealth.*

By His Eminence Cardinal Manning.

The Rev. Dr. Hermann Adler (Chief Rabbi).

The Rev. Hugh Price Hughes. *Nineteenth Century*, December, 1890.

RARELY in current literature has a discussion been conducted of more interest to thinking men than that recently entered upon by the distinguished gentlemen whose names appear at the head of this paper. I say discussion, because the views of Mr. Carnegie were a surprise and a challenge. His profession of faith, formulated presumably on this side of the Atlantic, was, after the lapse of some months, approved in the main by the greatest financier of England, applauded heartily by England's foremost ecclesiastic,—not alone a prince of the church, but a prince by every right and title among men,—and reënforced in its main features by an eminent adherent of the Jewish faith.

But the Rev. Hugh Price Hughes, with a vigor and a humor all his own, hardly condescends to debate the question raised by Mr. Carnegie. He trains his guns upon Mr. Carnegie and calls into serious question his very *locus standi*. The gravity of the discussion and the number of sad and disheartening facts elicited cause us to welcome with a sense of glad relief the

light and humorous features which crop out. Between the first- and last-named writer the great question of the tariff yawns—a wide abyss. However cordially they may stretch hands across the Atlantic in agreement as to the needs and the claims of the poor, the one is a pronounced Protectionist, the other a Free-Trader equally pronounced. The former stands before us the many-times millionaire ; the latter the champion of the poor, the warm-hearted, if most fierce and vehement, advocate of the claims of labor. Mr. Carnegie stoutly maintains the justice and reason of existing economic conditions and, by implication, the sound statesmanship of the McKinley Bill ; the Rev. Hugh Price Hughes, although professing for the great ironmaster a profound personal respect as for a man who sets a splendid example to the unhappy class to which he belongs, affirms that, without being in the least responsible for his unfortunate circumstances, he is “an anti-Christian phenomenon, a social monstrosity, and a grave political peril. Thanks to unrestricted competition and the tariff, he has pocketed much more than his equitable share of the joint product of labor and capital. If he thinks that he has made this great pile, so to speak, off his own bat, let him set up business on a solitary island and see how much he can net annually without the coöperation of his twenty thousand men and the ceaseless bounties of the vanishing Republican majority in Congress.” Written and published a few short weeks after the political upheaval of November, these words ring out defiantly from the citadel of free trade.

It would be manifestly unbecoming in me to hazard a solution of the questions in issue between Mr. Carnegie and his opponent. To do so would be to embark upon the great sea of the tariff question, perhaps to be engulfed in the treacherous depths of the dismal science. But of one thing we may all rest assured : that party which is, upon the great question, in the right will most certainly in the end prevail. The school is too potent a factor, our newspapers are too numerous, the masses too intelligent, to accept any halfway or uneven solution of this great economic principle. As surely as the sun shall rise to-morrow the sovereign people will ascertain in the long run whether Mr. Carnegie, benevolent and large-hearted and public-spirited as he is justly regarded, is a “normal process,” “an imperative necessity,” “an essential condition,” of modern society. The question of the tariff is not

merely a question of party supremacy or of an advantage of one country over another or over several others ; in its results it reaches far out and deep down to the very foundations of our social fabric. No man or few men can sound its depths or work it out to its ultimate and minute consequences ; but every voter should, as a strict and solemn public duty, test it and probe and weigh it, in as far as his opportunities may permit, and thus cast his ballot intelligently. A republic of millions of voters may err for a time ; the political pendulum may for a season unevenly and inequitably swing ; but there is always here the biennial opportunity to modify or qualify one's views. Thus that body politic is safest where free citizens go to the polls impelled by laboriously acquired and hence intelligent conviction.

Committing, then, with every confidence, this great preliminary question—without in the least desiring to offer a personal opinion—to the statesmen, publicists, and voters of the republic, I may be permitted to undertake the more modest task of stating as briefly as may be the Catholic view of wealth and its administration, devoting a little special attention, first, to the obligation of giving ; secondly, to its extent as a precept ; and, lastly, to the manner in which that duty is fulfilled in the case of the Catholics of these United States.

And, first, as to the existence of the obligation. The church claims to be the fulfilment and the completion of the Judaic dispensation. She asserts, with the great apostle of the Gentiles, that all the rites, ordinances, and precepts of that dispensation were but the shadow of the substance to come. With astonishing fidelity she reproduces all the main and many of the minute features of that law, but heightened, brightened, intensified into sharper and bolder outline. Whatever is good there is here better ; whatever in shadow of old is now in the fulness of substance. Grace doth now more abound, and with it the charity which constraineth us. If, then, as the Rev. Hermann Adler so well and clearly shows, the law of charity assumed the form of tithes, and among the Jews it was enacted into specific legislation, we should naturally expect that an obligation so reflecting the love of God in and towards man should reach a higher and nobler development in these days of Christianity. And, as a matter of fact, the individual Christian or the body of Christians who cannot

stand this test may well seriously doubt of the sincerity of his or their professions of faith.

Those familiar with the daily lives and sentiments of the laboring classes know what a stumbling-block to their faith is pious penuriousness, the charity that begins and ends at home. They cannot reconcile godliness and greed. For most other forms of human weakness there is tolerance, even at times compassion ; but for the man who acknowledges our common fatherhood and brotherhood, with his hands tightly closed upon his purse-string, there is a fierce contempt, "curses not loud, but deep." It may safely be affirmed that one sanctimonious miserly millionaire in a community works more deadly harm to Christianity than a dozen isolated cases of burglary or drunkenness. In Europe, we are told by competent authorities, the desperation of the poor is fast driving men into atheism.* My distinguished townsman, Professor Ely, in a most suggestive lecture, inquires into the alienation of wage-workers from Christianity, proving that in most denominations such alienation undoubtedly exists.†

In this view it is most melancholy to consider the estimates of such thoroughly-informed public men as Mr. Gladstone and Cardinal Manning upon the shrinkage of private charity going on contemporaneously with the enormous increase of wealth in England.

"How poor a figure," says the ex-Premier, "would all the known and estimated givings by these classes, as a body, be found to exhibit in comparison with the sixty or seventy millions [three hundred or three hundred and fifty millions of dollars] which form only the tithe of their aggregate income !

"That there are shortcomings, and that these shortcomings are large and even enormous, is directly testified by the general experience of the agents and managers of eleemosynary undertakings, whose incessant or frequent complaint it is that givers are but a class or section of the community, and that the clutch and gripe of most possessors over their money is hardly ever relaxed."

In the United States this condition of things does not, in my judgment, exist to the same alarming extent. Among Catholics here, while there are doubtless instances of avarice and of utter forgetfulness of the law of fraternal charity, yet, taking

* "Christian Science," by the Rev. M. Kaufmann, M. A.

† "Social Aspects of Christianity," by Richard T. Ely, Ph. D., Essay V.

them as a body, I make no doubt they fulfil the whole law in the broad Christian manner so eloquently expounded by the Cardinal Archbishop of Westminster. Those who give more than is required of them by any law far outnumber those who give less. They are not, as a class, wealthy. They count among their number few millionaires. The great majority rely for livelihood upon the labor of the brain or of the hands, on the tillage of the farm, the sale of their produce ; and yet a glance at the list of annual collections with their amounts at once convinces us that the law of charity still standing on the divine statute-book has not been by them rendered obsolete. They have the heart and the spirit of sacrifice to give their tithes, and often more than their tithes, unto the Lord.

In the archdiocese of Baltimore, as in all other dioceses of this country, the temples in which they worship are almost invariably erected by their voluntary contributions, unless, as has happened occasionally, one individual or one family undertakes the whole expense. When the church is erected, those who can afford to do so pay a yearly rental, averaging, say, fifty dollars each family—the average offertory collection being about half that sum. In addition to all this, there are in most parts of the country extraordinary collections for such purposes as the support of orphan asylums, the Indian and negro missions in the United States, the reclaiming of children in industrial schools, the supply by Dorcas societies of clothing to needy applicants, the personal visitation of the sick or destitute by that most beneficent body known as the Society of St. Vincent de Paul. Year in and year out the appeal from the pulpit is made, and for the most part cheerfully responded to.

In a recent work* I attempted a summary sketch of the benevolent institutions founded and fostered by Christianity in modern times. Should my readers desire to pursue the subject more in detail, I beg to commend to their attention the "Catholic Ecclesiastical Directory" of the United States. In that volume, issued annually, will be found the aims, the work, and the *personnel* of charitable institutions astonishing in their number and bewildering in their variety. It is not rhetorical exaggeration, but the naked truth, to say that the church provides homes for those yet on the threshold of life and furnishes retreats for those

* "Our Christian Heritage," Chapter XXVIII.

on the threshold of death. She has asylums in which the aged, both men and women, find at one and the same time a refuge in their declining days from the storms of life and a novitiate to prepare them for eternity. She rocks her children in the cradle of infancy ; she soothes them to rest on the couch of death.

She begins with the orphan asylum ; follows up the erring girl till a safe retreat is provided in the House of the Good Shepherd ; takes the incorrigible boy and in an industrial school or protectorate teaches him a useful trade ; seeks out destitute fathers and mothers, with their helpless children, and without noise or parade extends the needed aid ; provides unstintingly for elementary Catholic training, even after the enforced payment of the school tax to the State or municipal treasury ; ministers freely to higher intellectual cravings in the college, and in these latter days, aided by the princely offerings of her children, lays down the lines of a great university and goes forward in her sublime task of imparting the highest and holiest in culture and morals to her more gifted sons.

In the State of Maryland and the District of Columbia—I speak of these because I happen to be officially connected with them—there are under Catholic auspices, and in a total Catholic population of a quarter of a million, two foundling asylums, two asylums for colored children, and ten for white orphans, housing and educating fifteen hundred little ones, all of whom are admitted regardless of creed, together with six hospitals and a large number of reformatory institutions. In the more populous centres, such as New York, Philadelphia, Boston, and Chicago, the statistics of Catholic benevolence swell in the ratio of the population. The maintenance and support of these institutions would be a manifest impossibility but for reasons to which I shall advert later on.

And here a number of objections may be urged. Mr. Carnegie boldly asserts the probability that nineteen-twentieths of the so-called charity of to-day is unwisely spent—“ so spent, indeed, as to produce the very evils which it proposes to mitigate or cure.” Surely this is a statement which he will, upon fuller experience and reflection, cheerfully retract. No matter what efforts may be made by philanthropists and social economists for the removal of poverty, we must make up our minds that poverty in one shape or another will always exist among us. The words of Christ will

be ever verified—"The poor ye have always with you." As well attempt to legislate vice out of existence as to legislate poverty and suffering out of the world. London is to-day the richest city in the world; it is also the poorest. Berlin, with a population of a million and a half, has 200,000 living from hand to mouth and verging on destitution. It is in accordance with the economy of Divine Providence that men should exist in unequal conditions in society, in order to the exercise of benevolent virtues. Moreover, sickness and death will come upon the bread-winner, and wife and child have their whole support suddenly snatched away. Disasters like those of Johnstown and the recent shocking losses of life in Pennsylvania mines will leave hundreds of widows and orphans no alternative but charity.

There remains an objection which it is instructive to notice, inasmuch as its answer will present the Catholic Church in a light which, I submit, differentiates her from all other Christian bodies. It is urged, then, that Catholics by no means enjoy a monopoly of Christian benevolence. Millions of dollars are annually contributed by those who decline to yield to that church submission. Episcopalians, Methodists, Baptists, Quakers, Jews, and all other denominations of Christians or non-Christians have, too, their hospitals, asylums, industrial homes. Innumerable hearts feel the pang of pity for woe, and countless willing hands are stretched forth to soothe the suffering. Far be it from me to belittle the work of these noble men and women. They command and receive the profound respect of all.

Baltimore was last year honored by its selection for the seventeenth annual convention of the National Conference of Charities, and I shall long remember the pleasure and the privilege I enjoyed in attending the closing session and in listening to the *résumé* of the work of benevolence, absolutely unsectarian and extending to almost every State in this Union. Such work is an honor to our nation. But in its every ramification it might have been the result of good, feeling hearts, the outcome of purely natural religion; and I apprehend that its members would not insist on any larger claim. Nor do I deny that there may be, and are, *individual* instances where labor and devotion far beyond what may be represented by money are lavishly and lovingly bestowed.

In the Catholic Church, however, we observe, as a rule and as a

well-considered system, an immense advance of effort. She encourages her children to give, not their wealth alone, but *themselves*. In her communion we find brought down into every-day, nineteenth-century life, and as a well-recognized system, the utter sacrifice and life consecration of one's self to one's fellow-creatures. Need I appeal for confirmation to facts which are apparent to all? Consider the army of Sisters of Charity within the limits of the United States; add to these the Sisters of Mercy, the Sisters of Notre Dame, of the Good Shepherd, the Little Sisters of the Poor, of the Bon Secours, and the other numerous bands of women who serve for life without pecuniary reward. Add to these the male members of the religious orders. Add, again, the immense number of brothers who conduct our educational, industrial, and reformatory institutions. These, turning their backs upon home and friends and all that life holds dear, devote themselves to the Christ-like task of healing poor humanity's sores.

The immense organization of St. Vincent de Paul, which has its average of a dozen or so working members in most parishes in the land, has not one salaried officer among the number who make it up. It is within the truth to say that in this country many thousands of men and women give themselves up to the work of God, showing forth in their lives the undying freshness and energy of Christ's example and precept. With these his words do not pass away! In the present year the desire of sacrifice of self, after our Divine Master's example, appears to have touched more hearts than is common. The noble epidemic of high resolves and high deeds would seem to be spreading. The very day on which these lines are written, a lady in Mr. Carnegie's adopted State, one "with glowing health and boundless wealth," gives up, not alone her vast fortune to the betterment of the condition of the Indian and the colored race, but—what is far more heroic—gives up *herself*! And many others we all know who, with less to abandon of worldly wealth, surrender themselves to lives of poverty and toil with a self-renunciation no less complete.

In the olden days of strife and bloodshed women moved between opposing lines of battle, endeavoring to bring about peace. Ofttimes they were allied by blood and interest to the combatants on either side. If we may believe those who stand upon the watch-towers and scan the signs of the times, a tempest of war, to

which all former wars were holiday tournaments, looms big upon the horizon and threatens to whelm the world in horrors. Wealth and poverty, they say, stand more and more apart and glare across the widening chasm more fiercely. "While the wicked are proud, the poor man is set on fire!" Capital and labor, after severe skirmishes with varying success, are arming for the supreme conflict.

And these I have mentioned, with the credentials of self-renunciation, pass between the lines, averring on one side that superfluous wealth is a curse and a snare, that honest labor has its rights; on the other, that some in the providence of God must labor, that toil is honorable and consecrated by Christ's example; and to both sides crying out that Christ's reign, if they acknowledge his leadership, is primarily and essentially a reign of peace. How imminent the struggle may be no man can affirm precisely, but signs there are which may well fill us with disquiet. The rich are daily becoming richer, the poor poorer; luxury, high living, and the pride of life are on the increase. The thirst for wealth becomes daily more insatiable; the cries of the distressed more sharp and loud and poignant.

The economic conditions in the United States are fast approaching those of England. The homes of the poor are more marked by destitution and squalor; the light of heaven is being closed out from miserable tenement room and attic; flesh and blood are becoming more cheap, and bread more dear; the well-being of the car-horse is more solicitously watched than that of the driver. Small wonder that strong men, maddened by the tears of wife and cries of starving children, band themselves together, and sometimes resort to deeds of violence.

It is high time, then, that Gladstone, Manning, and Hughes, in England, should with grave anxiety review the situation and sound a note of warning. Most opportunely, here, does a millionaire like Mr. Carnegie declare it to be the duty of a man of wealth, first, to set an example of modest, unostentatious living, shunning display or extravagance; to provide moderately for the legitimate wants of those dependent upon him; and, after doing so, to consider all surplus revenues which come to him simply as trust funds which he is called upon to administer; the man of wealth thus becoming the mere agent and trustee for his poorer brethren.

What, then, is the duty of all good men to avert the crisis?

The answer is simple and all-embracing. Back to Christ, his example and his teaching! This is the looking backward available and practicable to all. There is enough, and more than enough, within the pages of the four gospels to disarm at once this array of class against class. The sacred pages teem with warnings to the rich. They are the words of eternal truth. About their meaning there is little substantial difference of opinion among Christians of all shades. The bane of our times is that the voice is no longer to many a living voice, in the rush and the clamor of money-getting; the sacred characters are overlaid and well-nigh obliterated by the daily-gathering dust of worldliness. Yet the Rev. Hugh Price Hughes is right in affirming that in the Bible the spirit of wealth and of greed is oftener inveighed against than the crime of adultery or drunkenness.

In the evening of careers of unexampled brilliancy and distinguished public service, two of England's greatest men, seer-like, lift hands and voices of warning. The conditions which have come upon that land are, it is to be feared, fast assuming shape and consistency here. Let, then, the leaders of opinion and the directors of conscience in this great republic strive earnestly and fearlessly, by example and precept, to avert the coming strife.

Above all, like the French workmen of the Val-de-Bois and that great Christian socialist le Comte de Mun, let employers and employed come together in amity, with a view to mutual understanding. Let them state their mutual grievances and ascertain their mutual demands, and, temperate Christian counsels reigning, the result will be lasting peace.

JAMES CARDINAL GIBBONS.